

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Edwin R. Maloney  
Debtor

Case No. 16-03579-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: CGambini  
Form ID: 318

Page 1 of 2  
Total Noticed: 20

Date Rcvd: Mar 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2017.

db  
4827791 +Edwin R. Maloney, 23 Spend a Buck Drive, Dillsburg, PA 17019-9348  
4827792 +5TH 3RD BANK, 5050 KINGSLEY DR, MD# 1MOC2N, CINCINNATI, OH 45227-1115  
+Anne K. Fiorenza, Esq, Assistant U.S. Tr, 228 Walnut Street, Room 1190,  
Harrisburg, Pennsylvania 17101-1722  
4827794 +Bureau of Account Management, 3607 Rosemont Avenue, Suite 502,  
Camp Hill, Pennsylvania 17011-6943  
4827795 +Bureau of Employer Tax Oper, PO Box 68568, Harrisburg, Pennsylvania 17106-8568  
4827797 +CITIZENS BANK NA, 1 CITIZENS DR, RIVERSIDE, RI 02915-3000  
4827798 +CITIZENS BANK NA, 1000 LAFAYETTE BLVD, BRIDGEPORT, CT 06604-4725  
4827799 +CITIZENS ONE, 10561 TELEGRAPH RD, GLEN ALLEN, VA 23059-4577  
4839794 +Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915-3019  
4834424 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013  
4827801 +Office of Attorney General, Financial Enforcement Section, Strawberry,  
Harrisburg, Pennsylvania 17120-0001  
4827804 SUSQHANA CU, 1213 SLATE HILL RD, CAMP HILL, PA 17011  
4827805 +U.S. Department of Justice, PO Box 227, Ben Frankling Station,  
Washington, District of Columbia 20044-0227  
4827806 United States Attorney, PO Box 11754, Harrisburg, Pennsylvania 17108-1754

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4827793 +EDI: TSYS2.COM Mar 23 2017 18:53:00 BARCLYS BANK DE, PO BOX 8803,  
WILMINGTON, DE 19899-8803  
4827796 +EDI: CAPITALONE.COM Mar 23 2017 18:53:00 CAPITAL ONE, PO BOX 30281,  
SALT LAKE CITY, UT 84130-0281  
4837057 EDI: CAPITALONE.COM Mar 23 2017 18:53:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
4827800 EDI: IRS.COM Mar 23 2017 18:58:00 Internal Revenue Service, PO Box 7346,  
Philadelphia, Pennsylvania 19101-7346  
4827802 +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Mar 23 2017 18:54:33 Office of the U.S. Trustee,  
228 Walnut Street, Room 1190, Harrisburg, Pennsylvania 17101-1722  
4827803 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 23 2017 18:54:30 PA Department of Revenue,  
Department 280946, Attn: Bankruptcy Divi, Harrisburg, Pennsylvania 17128-0946  
TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4833937 Citizens Bank, N.A. f/k/a RBS Citizens, N.A., 10561 Telegraph Road

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 25, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2017 at the address(es) listed below:

John F Goryl on behalf of Creditor Fifth Third Bank bkgroup@kmlawgroup.com  
John Matthew Hyams on behalf of Debtor Edwin R. Maloney jmh@johnhyamslaw.com,  
jak@johnhyamslaw.com  
Keri P Ebeck on behalf of Creditor Citizens Bank, N.A. f/k/a RBS Citizens, N.A.  
kebeck@weltman.com, jbluemle@weltman.com  
Keri P Ebeck on behalf of Creditor Citizens Bank, N.A. kebeck@weltman.com,  
jbluemle@weltman.com  
Lawrence V. Young (Trustee) lyoung@cgalaw.com,  
pa33@ecfbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com  
Mary F Kennedy on behalf of Creditor Citizens Bank, N.A. f/k/a RBS Citizens, N.A.  
mary@javadianlaw.com, tam@javadianlaw.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 7

**Information to identify the case:**Debtor 1 **Edwin R. Maloney**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4457**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

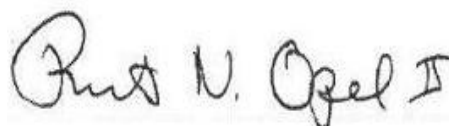
EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:16-bk-03579-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Edwin R. Maloney

**By the  
court:**Honorable Robert N. Opel  
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

March 23, 2017**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**